

05/05/99



PTO/SB/05 (2/98)

Approved for use through 09/30/2000. OMB 0651-0032

Please type a plus sign (+) inside this box



Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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# UTILITY PATENT APPLICATION TRANSMITTAL

Attorney Docket No. 4284-5B1

First Inventor or Application Identifier

Jeffrey A. Norris

Title

CLOSED LOOP FINANCIAL TRANSACTION METHOD AND APPARATUS

(Only for new nonprovisional applications under 37 CFR § 1.53(b))

Express Mail Label No.

EM455636906US

## APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

ADDRESS TO:

Assistant Commissioner for Patents  
Box Patent Application  
Washington, DC 20231

1. ☒ \*Fee Transmittal Form (e.g., PTO/SB/17)  
(Submit an original and a duplicate for fee processing)
2. ☒ Specification [Total Pages 28]  
(preferred arrangement set forth below)
  - Descriptive title to the Invention
  - Cross References to Related Applications
  - Statement Regarding Fed sponsored R & D
  - Reference to Microfiche Appendix
  - Background of the Invention
  - Brief Summary of the Invention
  - Brief Description of the Drawings (if filed)
  - Detailed Description
  - Claim(s)
  - Abstract of the Disclosure
3. ☒ Drawing(s) (35 U.S.C. 113) [Total Sheets 3]
4. ☒ Oath or Declaration [Total Pages 5]
  - a. ☐ Newly executed (original or copy)
  - b. ☒ Copy from a prior application (37 C.F.R. § 1.63(d))  
(for continuation/divisional with Box 17 completed)  
[Note Box 5 below]
    - i. ☐ DELETION OF INVENTOR(S)  
Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §§ 1.63(d)(2) and 1.33(b).
5. ☒ Incorporation By Reference (useable if Box 4b is checked)  
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.

6. ☐ Microfiche Computer Program (Appendix)
7. ☐ Nucleotide and/or Amino Acid Sequence Submission  
(if applicable, all necessary)
  - a. ☐ Computer Readable Copy
  - b. ☐ Paper Copy (identical to computer copy)
  - c. ☐ Statement verifying identity of above copies

## ACCOMPANYING APPLICATION PARTS

8. ☒ Assignment Papers (cover sheet & document(s))
9. ☒ 37 C.F.R. § 3.73(b) Statement ☒ Power of Attorney  
(when there is an assignee)
10. ☐ English Translation Document (if applicable)
11. ☐ Information Disclosure Statement (IDS)/PTO-1449 ☐ Copies of IDS Citations
12. ☒ Preliminary Amendment
13. ☒ Return Receipt Postcard (MPEP 503)  
(Should be specifically itemized)
14. ☐ \*Small Entity ☒ Statement filed in prior application,  
Statement(s) Status still proper and desired
15. ☐ Certified Copy of Priority Document(s)  
(if foreign priority is claimed)
16. ☐ Other: \_\_\_\_\_

\*NOTE FOR ITEMS 1 & 14: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. § 1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).

17. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information below and in a preliminary statement:

☒ Continuation ☐ Divisional ☐ Continuation-in-part (CIP)

of prior application No: 08 / 732584

Prior application information:

Examiner: W. Hugnet

Group/Art Unit: 2761

## 18. CORRESPONDENCE ADDRESS

☐ Customer Number or Bar Code Labelor ☒ Correspondence address below

(Insert Customer No. or Attach bar code label here)

NAME	RHODES, COATS & BENNETT, L.L.P.				
ADDRESS	1600 First Union Tower 300 North Greene Street				
CITY	Greensboro	STATE	NC	ZIP CODE	27401
COUNTRY	USA	TELEPHONE	336-273-4422	FAX	336-271-2830

Name (Print/Type)	C. Robert Rhodes	Registration No. (Attorney/Agent)	24,200
Signature		Date	MAY 5, 1999

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<h2 style="margin: 0;">FEE TRANSMITTAL</h2> <p style="margin: 5px 0;">Patent fees are subject to annual revision on October 1 These are the fees effective November 10, 1998.</p> <p style="margin: 5px 0;">Small Entity payments <u>must</u> be supported by a small entity statement. otherwise large entity fees must be paid. See Forms PTO/SB/09-12. See 37 C.F.R. §§ 1.27 and 1.28.</p>		<p style="margin: 0;">Complete if Known</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Application Number</td><td>TBD</td></tr> <tr><td>Filing Date</td><td>TBD</td></tr> <tr><td>First Named Inventor</td><td>Jeffrey A. Norris</td></tr> <tr><td>Examiner Name</td><td>W. Hughet</td></tr> <tr><td>Group Art Unit</td><td>2761</td></tr> <tr><td>Attorney Docket No.</td><td>4284-5B1</td></tr> </table>		Application Number	TBD	Filing Date	TBD	First Named Inventor	Jeffrey A. Norris	Examiner Name	W. Hughet	Group Art Unit	2761	Attorney Docket No.	4284-5B1
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METHOD OF PAYMENT (check one)	FEE CALCULATION (continued)																																																																																																																																																																																				
<p>1. <input checked="" type="checkbox"/> The Commission is hereby authorized to charge Indicated fees and credit any over payments to:</p> <p>Deposit Account Number: <span style="border: 1px solid black; padding: 2px;">18-1164</span></p> <p>Deposit Account Name: <span style="border: 1px solid black; padding: 2px;">Rhodes, Coa's &amp; Bennett, L.L.P.</span></p> <p><input checked="" type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR §§1.16 and 1.17 <input type="checkbox"/> Charge the Issue Fee Set in 37 CFR §1.18 at the Mailing of the Notice of Allowance</p> <p>2. <input checked="" type="checkbox"/> Payment Enclosed:  <input checked="" type="checkbox"/> Check <input type="checkbox"/> Money Order <input type="checkbox"/> Other                 </p>	<h3 style="margin: 0;">3. 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SUBMITTED BY				Complete (if applicable)	
Typed or Printed Name	C. Robert Rhodes			Reg. Number	24,200
Signature				Date	MAY 5, 1999
				Deposit Account User ID	18-1164

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Assistant Commissioner for Patents  
Washington, DC 20231



Sir:

CERTIFICATE OF MAILING/EXPRESS MAIL

"Express Mail" Mailing Label Number EM455636906US

Date of Deposit May 5, 1999

I hereby certify that this paper, which is a Continuation Application entitled CLOSED LOOP FINANCIAL TRANSACTION METHOD AND APPARATUS (our file 4284-5B1), and the attached fee are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, DC 20231.

Mailed By:

Pamela Shirling  
Pamela Shirling